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U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Subclass	Filing Date
	AA					
	AB					
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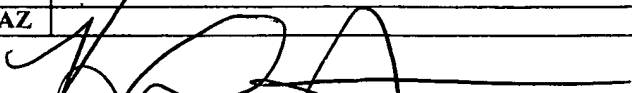
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FOREIGN PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Country	Class	Subclass	Translation /Abstract	
						Yes	No
KA	AM	0649105	4-19-95	Europe			
	AN	2283588	5-10-95	Great Britain			
	AO						
	AP						
	AQ						
	AR						
	AS						
	AT						

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	AU	Check Fraud: Preventive Measures for Businesses, Jocelyn P. Taylor, Journal of Cash Management, v12n1, page 34-38, Jan./Feb. 1992
	AV	Dialog (R) File 636: Gale Group Newsletter DB (TM), 2001 The Gale Group, Item Processing Report, v5, n6, pN/A, March 31, 1994
	AW	Communications in Managing Modern Payment Systems, Management Accounting, London, Jul./Aug. 1997, vol. 75, Issue 7
	AX	Dialog (R) File 636: Gale Group Newsletter DB (TM), 2001 The Gale Group, Credit Card News, v5, n26, pN/A, May 1, 1993
	AY	
	AZ	
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		Date Considered 3/23/07